

**Amendments To Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A data processing method for converting at least a portion of loyalty points stored in a loyalty account of a participant, wherein the loyalty account is associated with the participant within a loyalty program database system, comprising the computer-implemented steps of:

receiving, at a computer, a payment authorization request related to a an available line of credit for a full purchase amount of a transaction, wherein the payment authorization request includes a merchant identifier;

approving, by the computer, the payment authorization request based on the available line of credit and the full purchase amount;

providing, by the computer and over a web interface, a webpage disclosing the transaction and the full purchase amount in a first section of the webpage, and a balance of loyalty points in a second section of the webpage, along with a device within the webpage for enabling application of a currency value of at least a portion of the loyalty points to the full purchase amount in a previously executed charge, wherein the previously executed charge is provided to the participant in an online billing statement;

receiving, at the computer and from the participant using the device, a request to apply a currency value of the loyalty points to at least a portion of the full purchase amount;

retrieving, by the computer, information from the loyalty program database, including an amount of at least a portion of the loyalty points accumulated by the participant;

performing, by the computer, an analysis of the merchant identifier to determine a conversion ratio based on the merchant identifier and based on either a date of the transaction, inventory data, status of the participant, or method of facilitating the transaction;

presenting, by the computer, the participant with a request to approve the conversion ratio;

receiving, by the computer, an indicator of at least one of: an approval and disapproval of the conversion ratio from the participant, wherein the transaction is canceled when the indicator is a disapproval of the conversion ratio;

receiving a request, by the computer over a web interface, from the participant to convert the loyalty points already existing in the loyalty program database to the currency value using the conversion ratio;

retrieving, by the computer in real time, the loyalty points from the loyalty program database system;

converting, by the computer in real time, the amount of the loyalty points to the currency value using a computerized conversion processor, wherein the conversion is based on the conversion ratio;

applying, by the computer in real time, the currency value as a credit to a financial account of the participant, wherein the financial account is stored on a second database system;

offsetting, by the computer over said web interface and in real time, a the previously executed charge with the currency value, ~~wherein the previously executed charge is provided to the participant in a billing statement~~; and,

increasing, by the computer and in real time, a said available line of credit based upon ~~due~~ to the offset of the previously executed charge.

Claim 2 (canceled)

3. (previously presented) The method of claim 1, further comprising the step of applying said currency value as a credit to at least one of a financial transaction account of a third party, a stored value account of a third party and an online digital wallet account of a third party.

4. (previously presented) The method of claim 1, further comprising the step of applying said currency value as a credit to at least one of a gift product and a secondary transaction number.

5. (currently amended) A computer-implemented method for using loyalty points over a computerized network, comprising the steps of:

receiving, at a computer, a payment authorization request related to a an available line of credit for a full purchase amount of a transaction, wherein said payment authorization request includes a merchant identifier;

approving, by said computer, said payment authorization request based on said available line of credit and said full purchase amount;

providing, by said computer and over a web interface, a webpage disclosing said transaction and the full purchase amount in a first section of the webpage, and a balance of loyalty points in a second section of said webpage, along with a device within the webpage for enabling application of a currency value of at least a portion of said loyalty points to the full purchase amount in a previously executed charge, wherein said previously executed charge is provided to said participant in an online billing statement;

receiving, at said computer and from a participant using said device, a request to apply a currency value of said loyalty points to at least a portion of said full purchase amount;

retrieving, by said computer, information, including an amount of at least a portion of loyalty points associated with said participant, from a loyalty account of said participant, wherein said loyalty account is associated with said participant within a loyalty program database system;

performing, by said computer, an analysis of said merchant identifier to determine a conversion ratio based on said merchant identifier and based on at least one of: a date of said transaction, inventory data, status of said participant, and method of facilitating said transaction;

presenting, by said computer, said participant with a request to approve said conversion ratio;

receiving, by said computer, an indicator of at least one of: an approval and disapproval of said conversion ratio from said participant, wherein said transaction is canceled when said indicator is a disapproval of said conversion ratio;

receiving a request, by said computer and over a web interface, from said participant to convert said loyalty points already existing in said loyalty program database system to said currency value using said conversion ratio;

retrieving, by said computer in real time, said loyalty points from said loyalty program database system;

converting, by said computer in real time, said loyalty points to said currency value using a computerized conversion processor, wherein said converting is based on said conversion ratio;

applying, by said computer in real time, said currency value as a credit to a financial account of said participant, wherein said financial account is stored on a second database system; and

offsetting, by said computer in real time and over a web interface, a previously executed charge with said currency value, ~~wherein said previously executed charge is provided to said participant in a billing statement;~~ and,

increasing a , by said computer and in real time, said available line of credit due to based on said offset of said previously executed charge.

6. (previously presented) The computer-implemented method of claim 5, wherein said step of applying said currency value as a credit comprises applying said currency value as a credit to said financial account of said participant.

7. (currently amended) The computer-implemented method of claim 5, further comprising the step of applying, by said computer, said currency value as a credit to at least one of: a financial transaction account of a third party, a stored value account of a third party and an online digital wallet account of a third party.

8. (currently amended) The computer-implemented method of claim 5, further comprising the step of applying, by said computer, said currency value as a credit to at least one of a gift product and a secondary transaction number.

9. (previously presented) The computer-implemented method of claim 5, wherein said step of communicating with said participant comprises communicating with said participant over a wire-based network.

10. (previously presented) The computer-implemented method of claim 5, wherein said step of communicating with said participant comprises communicating with said participant over a wireless network.

11. (currently amended) The computer-implemented method of claim 5, further comprising the steps of:

registering, at said computer, said participant to use a loyalty program, wherein said loyalty program comprises said loyalty program database system;

establishing, by said computer, said loyalty account for said participant, wherein said loyalty account information is stored within said loyalty program database system; and

authenticating, at said computer, said participant to use said loyalty program.

12. (previously presented) The computer-implemented method of claim 5, wherein said step of retrieving information from a loyalty program operated by a third party.

13. (currently amended) The computer-implemented method of claim 6, further comprising the steps of:

integrating, by said computer, a computerized shopping network to facilitate a transaction between said participant and at least one merchant, wherein said shopping network is configured to offer for sale to said participant, over said computerized network, a variety of products or services; and

receiving, at said computer from said participant, a request to use said loyalty points to facilitate said transaction with said at least one merchant.

14. (currently amended) The computer-implemented method of claim 13, further comprising the steps of:

receiving, at said computer, transaction details relating to said transaction, said transaction details comprising at least an amount of said transaction; and

receiving, at said computer from said participant, information relating to said financial transaction account to be used to complete said transaction, said financial transaction account information comprising at least an account number identifying said financial transaction account.

15. (currently amended) The computer-implemented method of claim 14, further comprising the steps of:

invoking, by said computer, a computerized process to verify that said loyalty account has sufficient loyalty points to cover an amount of said transaction;

invoking, by said computer, a computerized process to verify that said financial transaction account has a sufficient available credit limit to cover said amount of said transaction; and

approving, at said computer, said transaction when said loyalty points and said available credit limit are sufficient; whereupon a confirmation of said transaction is sent to said participant.

16. (currently amended) The computer-implemented method of claim 14, further comprising the step of:

invoking, by said computer, a computerized process to verify that the combined available balance of said loyalty account and said transaction account covers the amount of said transaction; whereupon, when said combined available balance is sufficient, said transaction is approved and a message is returned to said participant confirming said transaction.

17. (currently amended) The computer-implemented method of claim 14, comprising the further step of posting, by said computer, a charge associated with said transaction to said financial transaction account.

18. (currently amended) The computer-implemented method of claim 17, comprising the additional step of generating, by said computer, a billing statement for said financial transaction account reflecting said posted charge and said applied credit.

19. (currently amended) A data processing and host server system, including at least one application program and a plurality of databases, configured to facilitate a conversion of loyalty points stored in a loyalty account, wherein said loyalty account is associated with a participant within a loyalty program database system, comprising:

a computerized transaction authorization manager configured to receive a payment authorization request related to a an available line of credit for a full purchase amount of a transaction, wherein said payment authorization request includes a merchant identifier;

said computerized transaction authorization manager configured to approve said payment authorization request based on said available line of credit and for said full purchase amount;

said computerized transaction authorization manager providing, over a web interface, a webpage disclosing said transaction and said full purchase amount in a first section of said webpage, and a balance of loyalty points in a second section of said webpage, along with a device within said webpage for enabling application of a currency value of at least a portion of said loyalty points to said full purchase amount in a previously executed charge, wherein said previously executed charge is provided to said participant in an online billing statement;

a computerized account manager user interface system configured to receive, from said participant using said device, a request to apply a currency value of said loyalty points to at least a portion of said full purchase amount;

a computerized account manager loyalty system middleware coupled to said computerized user interface system configured to interface with a loyalty program database system to access and retrieve information, including accumulated loyalty points, from said loyalty account;

a computerized account manager conversion processor configured to perform an analysis of said merchant identifier to determine a conversion ratio based on said merchant identifier and based on at least one of: a date of said transaction, inventory data, status of said participant, and method of facilitating said transaction;

said computerized account manager conversion processor configured to present said participant with a request to approve said conversion ratio;

said computerized account manager conversion processor configured to receive an indicator of at least one of: an approval and disapproval of said conversion ratio from said participant, wherein said transaction is canceled when said indicator is a disapproval of said conversion ratio;

said computerized account manager conversion processor configured to receive a request, over a web interface, from said participant to convert said loyalty points already existing in said loyalty program database system to said currency value using said conversion ratio;

said computerized account manager conversion processor configured to retrieve, in real time, said loyalty points from said loyalty program database system;

said computerized account manager conversion processor configured to convert, in real time, said loyalty points to said currency value and to facilitate the application of said currency value as a credit to a financial account of said participant, wherein said financial account is stored on a second database system and offsetting, in real time and over said web interface, a previously executed charge with said currency value, ~~wherein said previously executed charge is provided to said participant in a billing statement~~; and,

said computerized account manager conversion processor configured to increase, in real time, a said available ~~line of~~ credit due to said offset of said previously executed charge.

20. (original) The system of claim 19, further comprising:

a computerized interface between said account manager user interface system and a third party shopping network, wherein said third party shopping network facilitates a value transaction between merchants and said participants.

21. (previously presented) The system of claim 19, further comprising:

a computerized shopping network configured to interface with said participant and at least one merchant to facilitate a value transaction, wherein said shopping network is programmed to:

offer products for sale to said participant;

provide said participant with an option to convert loyalty points to said currency value credit to offset the purchase of a product;

process a request from said participant to purchase said product using said converted loyalty points;

receive a designated financial transaction account of said participant to be used to facilitate said transaction; and,

transmit transaction details to said computerized loyalty system middleware to facilitate said value transaction using said converted loyalty points.

22. (original) The system of claim 21, wherein said middleware is further configured to interface with a financial transaction system to post a transaction charge to said designated



financial transaction account and to post said applied credit to said designated financial transaction account.

23. (currently amended) A computerized method for converting loyalty points to a currency credit to facilitate a transaction while shopping online, comprising the steps of:

presenting a searchable online catalog of products or services to a loyalty program participant;

receiving participant's selection of at least one product to purchase from said online catalog, wherein said participant chooses to pay with loyalty points;

receiving, at a computer, a payment authorization request related to a an available line of credit for a full purchase amount of a transaction, wherein said payment authorization request includes a merchant identifier;

approving, by said computer, said payment authorization request based on said available line of credit and ~~for~~ said full purchase amount;

providing, by said computer and over a web interface, a webpage disclosing said transaction and said full purchase amount in a first section of said webpage, and a balance of loyalty points in a second section of said webpage, along with a device within said webpage for enabling application of a currency value of at least a portion of said loyalty points to said full purchase amount in a previously executed charge, wherein said previously executed charge is provided to said participant in an online billing statement;

retrieving, at said computer, loyalty point information from participant's loyalty account;

performing, by said computer, an analysis of said merchant identifier to determine a conversion ratio based on said merchant identifier and based on at least one of: a date of said transaction, inventory data, status of said participant, and method of facilitating said transaction;

presenting, by said computer, said participant with a request to approve said conversion ratio;

receiving, by said computer, an indicator of at least one of: an approval and disapproval of said conversion ratio from said participant, wherein said transaction is canceled when said indicator is a disapproval of said conversion ratio;

receiving, by said computer over a web interface, a request, over a web interface, from said participant to convert said loyalty points already existing in said loyalty program database system to said currency value using said conversion ratio;

retrieving, by said computer in real time, said loyalty points from said loyalty program database system;

invoking a conversion processor to calculate, at said computer in real time, the number of said loyalty points necessary to make the purchase, wherein said calculation is based on said conversion ratio;

confirming, by said computer in real time, that said participant has sufficient loyalty points to complete the purchase;

retrieving, by said computer in real time, information from a participant's financial transaction account;

converting, at said computer in real time, said loyalty points to a currency credit based on said conversion ratio;

posting, by said computer in real time, said currency credit to said financial transaction account and offsetting a previously executed charge with said currency value, ~~wherein said previously executed charge is provided to said participant in a billing statement~~; and,

increasing, by said computer in real time, a said available line of credit due to said offset of said previously executed charge.

24. (currently amended) A computer-implemented method for using loyalty points, comprising the steps of:

interfacing with a loyalty program participant through a user interface system, comprising the further steps of:

authenticating, at a computer, said participant to verify that said participant is authorized to use a loyalty program and to identify participant's loyalty account;

receiving, at said computer, a payment authorization request related to a an available line of credit for a full purchase amount of a transaction, wherein said payment authorization request includes a merchant identifier;

approving, by said computer, said payment authorization request based on said available line of credit and said full purchase amount;

providing, by said computer and over a web interface, a webpage disclosing said transaction and said full purchase amount in a first section of said webpage, and a balance of loyalty points in a second section of said webpage, along with a device within said webpage for enabling application of a currency value of at least a portion of said loyalty points to said full purchase amount in a previously executed charge, wherein said previously executed charge is provided to said participant in an online billing statement;

receiving, by said computer over a web interface, from said participant using said device, a request to use at least a portion of loyalty points to facilitate payment of said full purchase amount of a transaction and information identifying a participant's financial transaction account;

performing, by said computer, an analysis of said merchant identifier to determine a conversion ratio based on said merchant identifier and based on at least one of: a date of said transaction, inventory data, status of said participant, and method of facilitating said transaction;

presenting, by said computer, said participant with a request to approve said conversion ratio;

receiving, at said computer, an indicator of at least one of: an approval and disapproval of said conversion ratio from said participant, wherein said transaction is canceled when said indicator is a disapproval of said conversion ratio;

retrieving, by said computer in real time and from said loyalty account, information which includes at least the number of loyalty points available;

invoking a conversion processor, at said computer in real time, to convert a designated amount of loyalty points to a currency credit based on said ratio;

posting, by said computer in real time, said currency credit to said participant's financial transaction account and offsetting a previously executed charge with said currency credit, ~~wherein said previously executed charge is provided to said participant in a billing statement;~~

debiting, by said computer in real time, said designated amount of loyalty points from said loyalty account; and,

increasing a by said computer in real time, said available line of credit due to said offset of said previously executed charge.

25. (original) The method of claim 24, wherein said interfacing step occurs online.
26. (original) The method of claim 24, wherein said interfacing step occurs using a wireless-enabled communication device.
27. (currently amended) The method of claim 24, further comprising the step of configuring, by said computer, a user interface system to facilitate said transaction with a shopping network.
28. (previously presented) The method of claim 24, wherein said step of invoking a conversion processor comprises invoking, by said conversion processor, a pre-defined conversion ratio depending on at least one of a merchant status and a participant status.
29. (currently amended) The method of claim 24, further comprising the steps of:  
receiving, at said computer, transaction details relating to said transaction; and  
comparing, by said computer, said transaction details to said loyalty account information and said financial transaction account to determine if transaction is authorized.
30. (previously presented) The method of claim 29, wherein said receiving step comprises:  
receiving transaction details from a merchant.
31. (previously presented) The method of claim 29, wherein said receiving step comprises:  
receiving transaction details from said participant.
32. (previously presented) The method of claim 24, further comprising the step of gifting a gift product.
33. (currently amended) A computer-implemented method for facilitating a transaction using loyalty points, comprising the steps of:  
registering with an account manager to participate in a loyalty program;  
providing authenticating information to an account manager in order to cause said account manager to verify that a participant is authorized to access said loyalty program;

selecting to redeem loyalty points associated with a loyalty account to facilitate a payment of at least a portion of a full purchase amount of said transaction, wherein said selection causes a merchant to transmit a payment authorization request related to a an available line of credit for a full amount of said transaction and a merchant identifier to an authorization system and, wherein said authorization system performs the steps of:

providing, by a computer and over a web interface, a webpage disclosing said transaction and said full purchase amount in a first section of said webpage, and a balance of loyalty points in a second section of said webpage, along with a device within said webpage for enabling application of a currency value of at least a portion of said loyalty points to said full purchase amount in a previously executed charge, wherein said previously executed charge is provided to said participant in an online billing statement;

retrieving, by said computer, information from the loyalty program database, including an amount of at least a portion of the loyalty points accumulated by the participant;

performing, by said computer, an analysis of the merchant identifier to determine a conversion ratio based on the merchant identifier and based on either a date of the transaction, inventory data, status of the participant, or method of facilitating the transaction;

presenting, by said computer, the participant with a request to approve the conversion ratio;

receiving, by said computer, an indicator of at least one of: an approval and disapproval of the conversion ratio from the participant, wherein the transaction is canceled when the indicator is a disapproval of the conversion ratio;

receiving a request, by said computer over a web interface, from the participant to convert the loyalty points already existing in the loyalty program database to the currency value using the conversion ratio;

retrieving, by said computer in real time, the loyalty points from the loyalty program database system;

converting, by said computer in real time, the amount of the loyalty points to the currency value using a computerized conversion processor, wherein the conversion is based on the conversion ratio;

applying, by said computer in real time, the currency value as a credit to a financial account of the participant, wherein the financial account is stored on a second database system and offsetting, by said computer over said web interface and in real time, a the previously executed charge with the currency value, ~~wherein the previously executed charge is provided to the participant in a billing statement~~; and,  
increasing, by said computer and in real time, a said available line of credit based upon ~~due to~~ the offset of the previously executed charge.

34. (original) A method of claim 33, wherein at least one of the steps occur online.
35. (original) A method of claim 33, wherein at least one of the steps are facilitated with a wireless-enabled communication device.
36. (previously presented) The method of claim 34, further comprising the steps of:  
browsing said merchant's online web site for merchandise;  
selecting a product to purchase using loyalty points by selecting an appropriate icon;  
designating said participant's financial transaction account to be associated with said loyalty program, wherein said currency credit is posted to said financial transaction account.
37. (currently amended) A method for facilitating a transaction using loyalty points associated with a secondary transaction number, comprising the steps of:  
registering, at a computer, a participant to participate in a loyalty program;  
establishing, by said computer, a loyalty account associated with said participant;  
receiving, at said computer, a payment authorization request related to a an available line of credit for a full purchase amount of a transaction, wherein the payment authorization request includes a merchant identifier;  
approving, by said computer, the payment authorization request based on the said available line of credit and the full purchase amount;  
providing, by said computer and over a web interface, a webpage disclosing said transaction and said full purchase amount in a first section of said webpage, and a balance of loyalty points in a second section of said webpage, along with a device within said webpage for

enabling application of a currency value of at least a portion of said loyalty points to said full purchase amount in a previously executed charge, wherein said previously executed charge is provided to said participant in an online billing statement;

receiving, at said computer and from the participant using said device, a request to apply a currency value of the loyalty points to at least a portion of the full purchase amount;

retrieving, by said computer, information from the loyalty program database, including an amount of at least a portion of the loyalty points accumulated by the participant;

performing, by said computer, an analysis of the merchant identifier to determine a conversion ratio based on the merchant identifier and based on either a date of the transaction, inventory data, status of the participant, or method of facilitating the transaction;

presenting, by said computer, the participant with a request to approve the conversion ratio;

receiving, by said computer, an indicator of at least one of: an approval and disapproval of the conversion ratio from the participant, wherein the transaction is canceled when the indicator is a disapproval of the conversion ratio;

receiving a request, by said computer over a web interface, from the participant to convert the loyalty points already existing in the loyalty program database to the currency value using the conversion ratio;

retrieving, by said computer in real time, the loyalty points from the loyalty program database system;

converting, by said computer in real time, the amount of the loyalty points to the currency value using a computerized conversion processor, wherein the conversion is based on the conversion ratio;

applying, by said computer in real time, the currency value as a credit to a financial account of the participant, wherein the financial account is stored on a second database system;

offsetting, by said computer over said web interface and in real time, a said previously executed charge with the currency value, wherein the previously executed charge is provided to the participant in a billing statement; and,

increasing, by said computer and in real time, a said available line of credit based upon due to the offset of the previously executed charge.

38. (currently amended) An account manager system for facilitating a transaction within a shopping network using loyalty points, comprising:

at least one user interface system configured to facilitate communication with a shopping network and loyalty program participants, said shopping network comprising at least one merchant, wherein said shopping network is configured to provide to said participants a catalog of goods and services offered by said at least one merchant and operative to permit said participants to select goods and services from said catalog and to submit a request to obtain said goods and services in exchange for loyalty points;

a loyalty program system comprising at least a first computerized database system for managing loyalty program accounts, wherein said loyalty program system performs the steps of:

a financial transaction account system comprising at least a second computerized database system for managing financial transaction accounts of said participants;

a conversion system for converting loyalty points to a currency value credit; and

a loyalty program middleware system configured to invoke said conversion system; to:

receive, at a computer, a payment authorization request related to a an available line of credit for a full purchase amount of a transaction, wherein the payment authorization request includes a merchant identifier;

approve, by said computer, the payment authorization request based on the said available line of credit and the full purchase amount;

provide, by said computer and over a web interface, a webpage disclosing said transaction and said full purchase amount in a first section of the webpage, and a balance of loyalty points in a second section of said webpage, along with a device within said webpage for enabling application of a currency value of at least a portion of said loyalty points to said full purchase amount in a previously executed charge, wherein said previously executed charge is provided to said participant in an online billing statement;

receive, at said computer and from the participant using said device, a request to apply a currency value of the loyalty points to at least a portion of the full purchase amount;

retrieve, by said computer, information from the loyalty program database, including an amount of at least a portion of the loyalty points accumulated by the participant;



perform, by said computer, an analysis of the merchant identifier to determine a conversion ratio based on the merchant identifier and based on either a date of the transaction, inventory data, status of the participant, or method of facilitating the transaction;

present, by said computer, the participant with a request to approve the conversion ratio;

receive, by said computer, an indicator of at least one of: an approval and disapproval of the conversion ratio from the participant, wherein the transaction is canceled when the indicator is a disapproval of the conversion ratio;

receive a request, by said computer over a web interface, from the participant to convert the loyalty points already existing in the loyalty program database to the currency value using the conversion ratio;

retrieve, by said computer in real time, the loyalty points from the loyalty program database system;

said financial transaction account system for applying, in real time, said currency value as a credit to a financial account of said participant, wherein said financial account is stored on a second database system and offsetting a previously executed charge with said currency value, ~~wherein said previously executed charge is provided to said participant in a billing statement;~~ and,

said financial transaction account system for increasing a said available line of credit due to said offset of said previously executed charge.

39. (original) The system of claim 38, the financial transaction account system further comprising:

a financial capture system configured to capture and process transaction details;

an accounts receivable system configured to post transaction card charges and loyalty point credits to said transaction card accounts.

40. (previously presented) The system of claim 38, the transaction card system further comprising:

a charge authorization system configured to compare transaction details with participants' transaction card accounts and participants' loyalty program accounts, wherein said charge authorization system verifies that participants' have sufficient loyalty points and credit limit.

41. (original) The system of claim 38, the conversion system further comprising:

at least a third computerized database system of conversion ratios, wherein said conversion ratios vary according to merchant or participant status;

a conversion processor for converting loyalty points to loyalty currency credit using said conversion ratio that is appropriate for the particular participant or merchant.